

What is claimed is:

1. A payment system comprising:
  - a community comprised of a plurality of points of sale;
  - a wireless identification tag;
  - at least one reader for interrogating the wireless identification tag and reading information from the tag when the tag is in a vicinity of the community; and
  - a local computer for receiving the information from the at least one reader and authorizing payment with the tag at a first point of sale, being any point of sale from the plurality of points of sale, upon validation of the tag.
2. The system of claim 1, further comprising:
  - a remote computer for selecting a source of funds for the payment with the tag.
3. The system of claim 2, wherein the remote computer conducts the validation of the wireless identification tag and sends a notification of said validation to the local computer.
4. The system of claim 1, wherein the local computer conducts the validation of the wireless identification tag.
5. The system of claim 2, wherein the source of funds is a credit card account.

6. The system of claim 2, wherein the source of funds is a check card account.
7. The system of claim 2, wherein the source of funds is a pre-paid balance in a subscriber account.
8. The system of claim 1, further comprising a reader connected to the first point of sale for reading information from the tag at the time of payment.
9. The system of claim 1, further comprising a data input connected to the first point of sale for reading secondary data provided by a carrier of the tag.
10. The system of claim 9, wherein the local computer cross-correlates the secondary data with the information read from the tag before authorizing payment with the tag.
11. The system of claim 9, wherein the secondary data comprises a personal identification number.
12. The system of claim 9, wherein the secondary data comprises a bar code and the data input comprises a bar code reader.

13. The system of claim 9, wherein the data input comprises a key fob reader.

14. The system of claim 10, wherein the data input comprises a magnetic stripe card reader.

15. The system of claim 1, wherein the information read from the tag comprises an account index number.

16. A payment method comprising:

reading information from a wireless identification tag when the tag is located in a vicinity of a plurality of points of sale;

validating the wireless identification tag;

authorizing a payment with the tag at a first point of sale, the first point of sale being any point of sale from the plurality of points of sale; and

selecting a source of funds for payment with the tag.

17. The method of claim 16, wherein validating comprises:

searching for active subscriber account numbers; and

approving the payment if the information from the tag corresponds to an active subscriber account.

18. The method of claim 16, wherein the selecting a source of funds comprises selecting a subscriber account when a pre-paid balance in the subscriber account exceeds an amount due at payment.
19. The method of claim 16, wherein the selecting a source of funds comprises selecting a credit card account when a pre-paid balance in a subscriber account does not exceed an amount due at payment.
20. The method of claim 16, wherein the selecting a source of funds comprises selecting a check card account when a pre-paid balance in a subscriber account does not exceed an amount due at payment.
21. The method of claim 18, further comprising topping up a subscriber account and selecting the subscriber account.
22. The method of claim 21, wherein topping up the subscriber account comprises: transferring funds from a secondary account into the subscriber account when a balance in the subscriber account does not exceed an amount due at payment.
23. The method of claim 21, wherein the topping up the subscriber account comprises:

transferring funds from a secondary account into the subscriber account when a balance in the subscriber account is below a predetermined threshold.

24. The method of claim 16, further comprising:

cross-correlating secondary data provided by a carrier of the tag to the information read from the tag.

25. The method of claim 16, further comprising:

forwarding a subscriber account status to a local computer associated with the plurality of points of sale immediately after reading information from the tag.

26. The method of claim 16, further comprising:

consolidating payments with the tag into a single payment before selecting the source of funds.